Case 16-25529-JNP Doc 13 Filed 11/25/16 Entered 11/26/16 00:44:31 Desc Imaged

I	Certificate of Notice	Page 1 of 6
Information to identify the case:		
Debtor 1	Charles E. Anisi	Social Security number or ITIN xxx-xx-6761
	First Name Middle Name Last Name	EIN
Debtor 2 (Spouse, if filing)	Carol L. Anisi	Social Security number or ITIN xxx-xx-2685
	First Name Middle Name Last Name	EIN
United States Bankruptcy Court		
Case number: 16–25529–JNP		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Charles E. Anisi Carol L. Anisi

11/23/16

By the court: <u>Jerrold N. Poslusny Jr.</u>
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- debts that are domestic support obligations;
- debts for most student loans;
- debts for most taxes;
- debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- some debts which the debtors did not properly list;
- debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Case 16-25529-JNP Doc 13 Filed 11/25/16 Entered 11/26/16 00:44:31 Desc Imaged

Certificate of Notice Page 3 of 6
United States Bankruptcy Court
District of New Jersey

In re: Charles E. Anisi Carol L. Anisi Debtors Case No. 16-25529-JNP Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1 User: admin Page 1 of 4 Date Rcvd: Nov 23, 2016 Form ID: 318 Total Noticed: 99

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Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
Nov 25, 2016.
                                   +Charles E. Anisi, Carol L. Anisi, 615 Autumn Crest Drive, Waterford Works, NJ 08089-2105 +AMCA/Amer Medical Collection Agency, 2269 S Saw Mill, Elmsford, NY 10523-3832 4 Westchester Plaza, Suite 110,
db/idb
516338005
516338006
                                       Elmsford, NY 10523-1615
                                   +AMI AtlanticCare, P.O. Box 964, Indianapolis, IN 46206-0964
+ARS National Serv, Re: Cap One, P.O. Box 469046, Escondido, CA 92046-9046
Aria Orthopaedics, P.O. Box 8500-1672, Philadelphia, PA 19178-1672
516338007
516338009
516338008
                                   +AtlanticCare Regional Med Ctr, P.O. Box 786361, Philadelphia, PA 19178-6361
516338013
                                  Atlanticare Regional Med Ctr, P.O. Box 786361, Philadelphia, PA 19178-6361
Atlanticare Urgent Care Physicians, P.O. Box 15736, Loves Park, IL 61132-5736
+Attorney General of the U.S., Dept. of Justice, RE: Internal Revenue Service,
Constitution Ave & 10th Street NW, Washington, DC 20530-0001
+Bank Of America, Correspondence FL-1-908-01-49, Po Box 31785, Tampa, FL 336:
+Batastini Orthodontics, 69 Haddonfield-Berlin Rd, Cherry Hill, NJ 08034-3572
+Bonel Medical Equipment, 4817 N. Broad Street, Philadelphia, PA 19141-2107
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                                                                                                                                                                                                     Tampa, FL 33631-3785
516338018
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                                 +Bridgecrest Credit, 7300 E. Hampton Ave, Mesa, AZ 85209-3324
#+C&H Collection Services, 1 Federal St., N-100, Camden, NJ 08103-1091
516338021
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                                     Capital One, Po Box 30285, Po Box 62180, Salt Lake City, UT 84130
                                     Cavalry SPV I, Assignee of HSBC/Cap One, c/o Northland Group, P.O. Box 5390846,
516338034
                                       Minneapolis, MN 55439
                                     Chase Auto Finance, Po Box 901003, Columbus, OH 43224
516338036
                                   +Citioank, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040, S Louis, MO 63179-0040
+Cntry Door, 1112 7th Ave, Monroe, WI 53566-1364
+Cntry Door, Attn:Bankruptcy, Po Box 2830, Monroe, WI 53566-8030
516338040
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                                 #+Convergent Healthcare Recoveries, P.O. Box 5435, Carol Stream, IL 60197-5435
+Convergent Heathcare Recovery, 121 Ne Jefferson St, Suite 100, Peoria, IL 61602-1229
+Convergent Heathcare Recovery, 121 Ne Jefferson S, Peoria, IL 61602-1256
Cooper University Healthcare, P.O. Box 95000-4345, Philadelphia, PA 19195-4345
Cooper University Physicians, P.O. Box 95000-4345, Philadelphia, PA 19195-4345
516338046
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                                    +Dept Of Ed/Navient, Attn: Claims Dept, Po Box 9400, Wilkes Barr, PA 18773-9400
516338081
                                 +Dept Of Ed/Navient, Attn: Claims Dept, PO BOX 9400, WILLES DAIL, IN 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.75 10.
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                                    +Fed Loan Servicing, Po Box 60610,
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                                   GEICO, One Geico Plaza, Bethesda, MD 20810-0001
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                                   JP Morgan Chase Bank, P.O. Box 901060, Fort Worth, TX 76101-2060 +Kevin Anderson Well Drilling LLC, c/o NJ Commercial Collections Inc., P.O. Box 2212,
516338106
516338107
                                       Cherry Hill, NJ 08034-0165
                                   +Kevin Anderson Well Drilling LLC, 235 Sycamore Ave, Marlton, NJ 08053-7047
+Lab Corp of America, P.O. Box 2240, Burlington, NC 27216-2240
+MRS BPO LLC, 1930 Olney Avenue, Cherry Hill, NJ 08003-2016
516338108
516338111
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                                   +Midland Funding, 2365 Northside Dr, Suite 300, San Diego, CA 92108-2709
+Midland Funding, 2365 Northside Drive, San Diego, CA 92108-2709
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                                 #+Payliance, 3 Easton Oval Ste 210, Columbus, OH 43219-6011
                                   +Pressler and Pressler, Re: Midland Funding LLC, 7 Entin Road, Parsippany, N. Professional Recovery Consultants Inc, P.O. Box 51187, Durham, NC 27717-1187 Quest Diagnostics Incorporated, P.O. Box 740698, Cincinnati, OH 45274-0698
516338125
                                                                                                                                                                                                   Parsippany, NJ 07054-5020
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                                   +Remex Inc, 307 Wall St, Princeton, NJ 08540-1515
+Rushmore Loan Mgmt Ser, 15480 Laguna Canyon Rd Ste 100,
516338129
516338132
                                                                                                                                                                                 Irvine, CA 92618-2132
                                  +Rushmore Loan Mgt Services, P.O. Box 52708, Irvine, CA 92618-23

+Rushmore Loan Mgt Services, P.O. Box 52708, Irvine, CA 92619-2708

Sure Recovery Service, P.O. Box 818, Jackson, NJ 08527-0818

+Trident Asset Management, 53 Perimeter Ctr E Ste 4, Atlanta, GA 30346-2287

+Trident Asset Management, Po Box 888424, Atlanta, GA 30356-0424

+Truckmasters III Inc., 818 Wiltsey's Mill Rd, Hammonton, NJ 08037-2630

+Womens Imaging, 2401 E. Evesham Road, Voorhees, NJ 08043-9590
516338133
516338135
516338141
516338142
516338143
Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg E-mail/Text: usanj.njbankr@usdoj.gov Nov 23 2016 22:53:45 U.S. Attorney, 970 Broad St.,
                                   Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Nov 23 2016 22:53:41
smg
                                                                                                                                                                                                   United States Trustee,
                                        Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
                                        Newark, NJ 07102-5235
516338003
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Atlantic City Electric Company, P.O. Box 13610, Philadelphia, PA 19101-3610
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District/off: 0312-1 User: admin Page 2 of 4 Date Rcvd: Nov 23, 2016 Form ID: 318 Total Noticed: 99

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
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                                                                             5 Collins Drive, Suite 2133,
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                  Emporia, KS 66801-0992
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Cust Serv Corres Unit CA6-919-02-41,

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516338016
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                  Wilmington, DE 19899-8803
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                                                                Capital One, 15000 Capital One Dr,
                  Richmond, VA 23238
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                +E-mail/Text: bankruptcy@cavps.com Nov 23 2016 22:53:58
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                                        Valhalla, NY 10595-2322
                  500 Summit Lake Dr,
516338024
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                  500 Summit Lake Dr, Ste 400, Valhalla, NY 10595-2322
                +E-mail/Text: cms-bk@cms-collect.com Nov 23 2016 22:53:34
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                                                                                   Attn: Correspondence Dept,
                  Po Box 15298, Wilmington, DE 19850-5298
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Sioux Falls, SD 57117-6241
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                                                                           Po Box 6241.
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                                                                                                            Comcast.
                  P.O. Box 3006, Southeastern, PA 19398-3006
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                                                                      Dept Of Ed/Navient,
                                                                                            Po Box 9635.
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                                                                                     Po Box 3025,
                  New Albany, OH 43054-3025
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516338089
                  4020 E. Indian School Rd, Phoenix, AZ 85018-5220
                +EDI: BLUESTEM.COM Nov 23 2016 22:43:00
516338091
                                                              Fingerhut,
                                                                           6250 Ridgewood Rd,
                  Saint Cloud, MN 56303-0820
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                                                          IC Systems, Inc, Po Box 64378,
                  Saint Paul, MN 55164-0378
                +EDI: IIC9.COM Nov 23 2016 22:43:00
516338100
                                                         IC Systems, Inc,
                                                                              444 Highway 96 East, Po Box 64378,
                  St Paul, MN 55164-0378
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516338105
                                                                1040 Waverly Drive,
                                                                                       Holtsville, NY 00501
                +EDI: CBSKOHLS.COM Nov 23 2016 22:38:00 Kohls/Capital One, Po Box 3115,
516338109
                  Milwaukee, WI 53201-3115
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Milwaukee, WI 53201-3120
516338110
                                                              Kohls/Capital One,
                                                                                    Po Box 3120.
                +EDI: LTDFINANCIAL.COM Nov 23 2016 22:38:00
                                                                 LTD Financial Services,
516338112
                  7322 Southwest Freeway, Suite 1600, Houston, TX 77074-2134
516338116
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                                                                                 Po Box 9500,
                  Wilkes Barre, PA 18773-9500
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                                                               OneMain, P.O. Box 70911,
                  Charlotte, NC 28272-0911
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                                                               Onemain Financial/Citifinancial,
                6801 Colwell Blvd, Irving, TX 75039-3198
+EDI: AGFINANCE.COM Nov 23 2016 22:38:00 Onemain Final 6801 Colwell Blvd, Ntsb-2320, Irving, TX 75039-3198
516338122
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516338124
                 EDI: PRA.COM Nov 23 2016 22:38:00
                                                         Portfolio Recovery,
                                                                                 P.O. Box 12914,
                  Norfolk, VA 23541-0914
                                                                                      Rent-A-Center,
516338131
                +E-mail/Text: bankruptcy@rentacenter.com Nov 23 2016 22:54:40
                                                                                                        30 Berlin Rd.
                  Clementon, NJ 08021-4546
                +E-mail/Text: dmiller@statecollegepa.us Nov 23 2016 22:54:25
516338134
                                                                                     State college Borough.
                c/o State College Parking Office, 243 S. Allen St., State College, PA 16801-4806 +EDI: TDBANKNORTH.COM Nov 23 2016 22:38:00 TD Bank, 32 Chestnut Street,
516338138
                  Lewiston, ME 04240-7799
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Date Royd: Nov 23, 2016

User: admin

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Total Noticed: 99
                                                                                           Form ID: 318
Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
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                                                  Lewiston, ME 04243-5400
516338137
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                                                                                                                                                                                  Target,
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                                                   Mailstop BT PO Box 9475, Minneapolis, MN 55440-9475
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516338140
                                             Transworld Systems I
                                                                                         PO BOX 30285, SALT LAKE CITY UT 84130-0285
516338028*
                                           ++CAPITAL ONE,
                                             (address filed with court: Capital One, 15000 Capital One Dr,
                                                                                                                                                                                                                                                       Richmond, VA 23238)
516338029*
                                           ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285
                                             (address filed with court: Capital One,
                                                                                                                                                                              15000 Capital One Dr,
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                                                Capital One, Po Box 30285, Po Box 62180, Salt Lake City, UT 84130
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                                                Capital One,
                                            Capital One, Po Box 30285, Po Box 62180, Salt Lake City, UT 84
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+Convergent Heathcare Recovery, 121 Ne Jefferson St, Suite 100,
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                                            +Convergent Heathcare Recovery, 121 Ne Jefferson S, Feofia, ID 51002 1230

+Dept Of Ed/Navient, Po Box 9635, Wilkes Barre, PA 18773-9635

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+Dept Of Ed/Navient, Po Box 9635, Wilkes Barre, PA 18773-9635

+Dept Of Ed/Navient, Attn: Claims Dept, Po Box 9400, Wilkes Barr, PA 18773-9400

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516338058*
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516338077*
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516338079*
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516338084*
                                            +Dept Of Ed/Navient, Attn: Claims Dept, Po Box 9400, WILLOW Attn: Claims Dept, Po Box 9400, WILL
516338085*
516338098*
516338099*
516338101*
516338102*
516338103*
                                           ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS,
                                                   PHILADELPHIA PA 19101-7346
                                              (address filed with court: Internal Revenue Service, P.O. Box 21126,
                                                  Philadelphia, PA 19114)
                                                IRS, Attn: Special Procedures, P.O. Box 744, Springfield, NJ 07081-0744
516338104*
                                              +Navient, Po Box 9500, Wilkes Barre, PA 18773-9500
516338117*
                                       +Navient, Attn: Claims Dept, Po Box 9500, Wilkes-Barr, PA 18773-9500

+Remex Inc, 307 Wall St, Princeton, NJ 08540-1515

##+Access Receivables, Po Box 9801, Towson, MD 21284-9801

##+Access Receivables, 200 E Joppa Rd Ste 310, Towson, MD 21286-3108
516338119*
516338130*
516338002
516338001
516338128
                                       ##+Quest Diagnostics Incorporated, P.O. Box 71304, Philadelphia, PA 19176-1304
                                                                                                                                                                                                                                                                                   TOTALS: 1, * 44, ## 3
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Addresses marked $^{\prime}$ + $^{\prime}$ were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0312-1

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

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District/off: 0312-1 Page 4 of 4 User: admin Date Royd: Nov 23, 2016 Form ID: 318 Total Noticed: 99

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 25, 2016 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 23, 2016 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor MTGLQ Investors, LP dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com

Douglas S. Stanger on behalf of Trustee Douglas S. Stanger doug.stanger@flastergreenbernj02@ecfcbis.com,jackie.parsio@flastergreenberg.com;lillian.felici@flastergreenberg.com, on behalf of Trustee Douglas S. Stanger doug.stanger@flastergreenberg.com, dss@trustesolutions.net

Douglas S. Stanger doug.stanger@flastergreenberg.com, nj02@ecfcbis.com,

jackie.parsio@flastergreenberg.com;lillian.felici@flastergreenberg.com,dss@trustesolutions.net Lee Abt on behalf of Debtor Charles E. Anisi leeabt2@verizon.net

Lee Abt on behalf of Joint Debtor Carol L. Anisi leeabt2@verizon.net

TOTAL: 5